

Trends in Personal Health Care Expenditures, Health Insurance, and Payment Sources, Community-Based Population, 1987-1995

The Center for Cost and Financing Studies (CCFS) of the Agency for Health Care Policy and Research (AHCPR) has projected health expenditure data to 1995 for the civilian, community-based (noninstitutionalized) population from the 1987 National Medical Expenditure Survey (NMES). The data can be used to identify trends in health services expenditures over this period. The 1987 NMES contains data for over 14,000 households and 34,000 persons and uses sample weights to produce national estimates for the total population and for subpopulations. The projected 1995 data are first “aged” to 1995 by a series of adjustments to the sample weights. The weight adjustments are based on recent data from the 1995 March Current Population Survey (CPS); the 1994 National Health Interview Survey; the 1994 Medicare Current Beneficiary Survey; and adjusted 1994 administrative data on cash transfer recipients of Aid to Families with Dependent Children (AFDC) and Supplemental Security Income (SSI), and Medicaid enrollees who do not receive AFDC or SSI.

Both the original 1987 NMES data and the 1995 NMES data after reweighting are aligned to estimated per capita health expenditures by type of service and payment source from the National Health Accounts (NHA) for 1987 and 1995, respectively. Prior to this alignment, NHA data are adjusted in both years to more accurately reflect the expenditures of the community-based population represented by the NMES sample. Trends in aligned health expenditures over this time period can be observed for population groups defined by characteristics used to reweight the NMES sample (e.g., age, race/ethnicity, gender, income relative to the poverty level, health insurance status, employment status of the family head, region of residence, receipt of public cash transfer income such as AFDC or SSI, and Health Maintenance Organization (HMO) participation status for the nonelderly).

Trends in aligned per capita health care expenditures between 1987 and 1995 for total expenditures and for each of the eight health service expenditure categories are illustrated for the under 65, 65 and over, and total populations in Tables 1, 2 and 3, respectively¹ (see Appendix). In addition to the 1987 and projected 1995 expenditures, these tables include the 1987 per capita estimates inflated to 1995 using the Consumer Price Index (CPI) for specific categories of medical expenditures (December 1987 to December 1995 change). The CPI component indices and the comparable NMES expenditure categories are as follows:

¹ The service category “other” consists of expenditures for chiropractors, podiatrists, optometrists, eyeglasses and contacts, durable medical equipment, and nondurable medical supplies. The service category “outpatient hospital” combines expenditures for emergency room services, outpatient mental health services, and outpatient hospital services excluding mental health and chiropractor services.

<u>Expenditure Category</u>	<u>CPI Component</u>
Physician Office	Physician Services
Outpatient Hospital	Outpatient Services
Inpatient Hospital Physician	Physician Services
Inpatient Hospital Facility	Hospital Room
Prescribed Medicines	Prescribed Medicines
Dental Services	Dental Services
Home Health Care	Medical Services
Other	Medical Care

The addition of CPI adjusted expenditures to Tables 1 through 3 enables the assessment of real changes in spending per capita on each expenditure category between 1987 and 1995. This assessment is done by comparing the estimates in the last two columns of the tables.

For example, Table 1 shows per capita health care expenditures for the population under age 65. Between 1987 and 1995 total expenditures for all categories combined increased from \$1,045 to \$1,849, an increase of 77%. However, after adjusting the 1987 spending level by the CPI to account for price inflation in medical services and commodities over the period, real per capita health care expenditures increased only slightly from \$1,825 to \$1,849, or by 1%. Table 2 shows health care expenditures for the population age 65 or over. In nominal terms, per capita expenditures increased from \$3,719 to \$7,039 (89%); in real terms, the increase was only from \$6,617 to \$7,039 (6%). For all ages combined, Table 3 shows that a nominal increase from \$1,361 to \$2,471 (82%) is, after accounting for inflation, a real increase from \$2,392 to \$2,471 (3%).

For the individual expenditure categories over the eight year period, home health care had by far the highest growth rate in real expenditures. Increases in real expenditures for home health care of 119% for the young (Table 1) and 173% for the older population (Table 2), combined for a 158% real increase in the overall population (Table 3).

After home health care, the under age 65 population experienced an almost even balance between increases and declines in real expenditures (Table 1). The expenditure categories with positive real growth over the period are the following: physician's office visits, increasing 24%; prescribed medicines, increasing 19%; hospital inpatient physician's services, increasing 11%; and dental care, increasing 4%. The expenditure categories with real declines over the period are the following: hospital inpatient facility expenditures, declining 17%; other professional providers, and durable and nondurable medical supplies (captured in other), declining 3%; and outpatient hospital services, declining 1%.

For the population age 65 and over, the only expenditure category with a real decline is the hospital inpatient facility category, declining 8% (Table 2). The remaining expenditure categories (excluding home health care) all experienced moderate positive real growth, ranging from 7% (dental

care) to 19% (other professional providers, and durable and nondurable medical supplies, captured in other). Overall, real per capita health care expenditures for this population grew by 6%.

For the total population, after the substantial change in real per capita health care expenditures on home health care, the largest changes among the remaining categories are the following: physician office visits, increasing 21%; prescribed medicines, increasing 18%; hospital inpatient facility expenditures, declining 13%; and hospital inpatient physician services, increasing 11% (Table 3). Overall, real per capita health care expenditures for the total population grew by 3%.

Trends in payment sources by type of service category for personal health care expenditures between 1987 and 1995 for the under 65, 65 and over, and total population groups are depicted in Tables 4, 5, and 6, respectively (see Appendix). The health expenditure categories in Tables 1-3 are repeated in Tables 4-6. Payment source categories are self-explanatory except for “other” which includes other federal and state sources, other private sources, and workers’ compensation. The percentage payments from each source in the tables are constructed by dividing aggregate payments from a given source by aggregate expenditures for each health services category².

Table 4 indicates for the under age 65 population a redistribution among payment sources for per capita total health care expenditures; in particular, a shift away from out-of-pocket, which is the same as self or family, expenditures. In 1987, approximately 26% of total expenditures were paid by self or family; whereas in 1995, slightly less than 20% were paid out-of-pocket. The 6 percentage point decline in the out-of-pocket share is made up almost completely by the increase in the Medicaid share. Among the categories of expenditures, this reduction in out-of-pocket payment shares was most pronounced for prescribed medicines and physician office expenditures.

Table 5 shows payment source shares for the population age 65 and over. The following pronounced shifts in payment shares are observable for home health care: (1) The share of Medicare payments rises from slightly over 32% in 1987 to just under 49% in 1995 and (2) the share for out-of-pocket payments declines by over 13 percentage points, from 36% to just under 23%. Similarly, the burden of payments for prescribed medicines shifts from out-of-pocket payments (declining from over 61% to just under 48%) to private health insurance (increasing from just under 24% to almost 35%). Payments for other medical services and products (other) display a substantial shift from out-of-pocket (declining from over 60% to 44%) to Medicare (which rises from 28% to 43%) between 1987 and 1995.

² The payment source category “free from provider” that is included on the NMS95BEX file and contains imputed values from the original NMES data was deleted from all data in these tables for consistency with NHA data.

Table 6 displays trends in the payment source share distributions for the total population for the years 1987 and 1995 corresponding to those identified in Tables 4 and 5. Although the percentage changes may not be as dramatic in Table 6 (which encompasses the entire population) as the trends displayed in Tables 4 and 5 (specific to the under 65 and over 65 populations, respectively), analogous trends are still exhibited.

Trends between 1987 and 1995 in health insurance coverage and poverty status³, as well as age and gender, are explored in Table 7 (see Appendix). Within each age group the health insurance status categories are defined hierarchically. That is, once a person is classified in the first category of coverage, they are omitted from the pool of persons considered for the second category of coverage and so on. Three interesting points are readily observable in this table. First, the large shift to HMO insurance plans (defined as group or staff model HMOs or Independent Practice Associations (IPAs)) among the under age 65 population; second, the slight decline in private health insurance coverage of about 4% among the under 65 population is mostly offset by an increase in the publicly insured; and third, the relative stability over the period in the distribution of insurance coverage for the population age 65 and over.

Trends in health expenditure shares for each of the eight health service categories between 1987 and 1995 are shown in Table 8 for different population subgroups defined by age, insurance status, poverty status, and gender (see Appendix). Table 8 allows observation of any redistribution among the health expenditure categories over the period. The health expenditure categories are again defined the same as in Tables 1-6 above, while the shares for a given category are defined as the aggregate expenditures on a specific health service divided by the sum of aggregate health expenditures across all service categories.

Table 8 offers further evidence in support of trends seen previously in Tables 1-3. In Table 8 the relatively large increase in home health care expenditures from the earlier tables is manifested as an increase in the home health care share of total expenditures. For example, for the population age 65 and over in total (i.e., without regard to insurance status) the share of total expenditures allocated to home health care more than doubled, rising from slightly under 4% in 1987 to over 9% in 1995. This trend is visible across virtually all demographic characteristics shown in the table.

³ Note that the “1995” national poverty rate in Table 7—15.85%—is slightly higher than that calculated using the March 1996 Income supplement to the CPS—13.8%. This is because poverty status was used as a CPS control variable, but the NMES sample reweighting was based on the March 1995 CPS Income supplement. The March Income supplement data refer to income status in the prior year (1994) when full-year income data were measured, and the corresponding national poverty rate was higher (14.5%). In a subsequent step, the projected NMES data were corrected for the known undercount of the Medicaid population in CPS data. As a byproduct of this correction, the national poverty rate in the projected data was unavoidably increased from 14.5% to 15.85%.

Overall, this analysis indicates that between 1987 and 1995, while in the aggregate nominal health care expenditures have increased by 82%, in real “inflation-adjusted” terms expenditures rose only 3%. Underlying the relative stability in real expenditures in the aggregate, substantial real increases and declines can be observed in the individual expenditure categories, as well as some redistribution among payment sources and the shares of total expenditures (both measured in nominal terms) that various health care services comprise. These changes take place in an environment where large segments of the population have moved into HMO’s and other managed care settings for the provision of health care services.

Appendix

Table 1. Trends in Personal Health Care Expenditures 1987-1995

Population Under Age 65

Expenditure Category	Per Capita Expenditure 1987	Per Capita Expenditure 1987 inflated to 1995	Per Capita Expenditure 1995
Physician Office	\$ 239.46	\$ 380.16	\$ 471.45
Outpatient Hospital	71.47	139.47	137.79
Hosp Inp Physician	97.55	154.87	172.67
Hosp Inp Facility	404.20	773.03	644.11
Prescribed Medicines	72.14	117.74	140.54
Dental Services	107.06	170.65	176.98
Home Health Care	9.18	15.70	34.38
Other	43.93	73.70	71.42
Total	1,044.99	1,825.32	1,849.34

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies, National Medical Expenditure Survey data (aligned to National Health Accounts data), March 1997.

Table 2. Trends in Personal Health Care Expenditures 1987-1995
Population Age 65 and Over

Expenditure Category	Per Capita Expenditure 1987	Per Capita Expenditure 1987 inflated to 1995	Per Capita Expenditure 1995
Physician Office	\$ 649.46	\$ 1,031.07	\$ 1,153.42
Outpatient Hospital	93.05	181.59	195.78
Hosp Inp Physician	379.41	602.34	650.69
Hosp Inp Facility	1,955.72	3,740.30	3,429.40
Prescribed Medicines	277.27	452.54	520.69
Dental Services	84.83	135.21	145.02
Home Health Care	143.70	245.76	671.57
Other	135.93	228.04	272.40
Total	3,719.37	6,616.85	7,038.97

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies, National Medical Expenditure Survey data (aligned to National Health Accounts data), March 1997.

Table 3. Trends in Personal Health Care Expenditures 1987-1995

Total Population

Expenditure Category	Per Capita Expenditure 1987	Per Capita Expenditure 1987 inflated to 1995	Per Capita Expenditure 1995
Physician Office	\$ 287.92	\$ 457.09	\$ 553.15
Outpatient Hospital	74.02	144.45	144.73
Hosp Inp Physician	130.87	207.77	229.93
Hosp Inp Facility	587.58	1,123.74	977.76
Prescribed Medicines	96.39	157.32	186.08
Dental Services	104.43	166.46	173.15
Home Health Care	25.08	42.89	110.71
Other	54.81	91.95	95.49
Total	1,361.10	2,391.67	2,471.00

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies, National Medical Expenditure Survey data (aligned to National Health Accounts data), March 1997.

Table 4. Trends in Payment Sources for Personal Health Care Expenditures, 1987-1995

Population Under Age 65

Expenditure Category	Per Capita Expenditure	Percentage Payments From Self or Family	Percentage Payments From Private Insurance	Percentage Payments From Medicare	Percentage Payments From Medicaid	Percentage Payments From Other
1987						
Physician Office	\$ 239.46	35.1873	50.9125	3.3065	4.2644	6.3293
Outpatient Hospital	71.47	33.3817	42.1642	1.4700	9.1268	13.8574
Hosp Inp Physician	97.55	19.0516	60.8905	3.6093	5.7287	10.7198
Hosp Inp Facility	404.20	6.2530	58.3612	4.1978	12.6993	18.4888
Prescribed Medicines	72.14	50.5119	33.2511	0.0000	12.8270	3.4100
Dental Services	107.06	48.3050	48.0829	0.0000	2.1126	1.4995
Home Health Care	9.18	14.7925	44.9804	4.8055	32.0100	3.4115
Other	43.93	67.5598	24.6136	1.7599	1.9469	4.1197
Total	1,044.99	25.9497	51.4598	2.9350	8.5132	11.1423
1995						
Physician Office	\$ 471.45	22.2165	59.6419	3.9013	8.4644	5.7759
Outpatient Hospital	137.79	26.9452	42.1110	2.4708	17.6220	10.8510
Hosp Inp Physician	172.67	11.2608	63.1676	4.7511	11.8944	8.9262
Hosp Inp Facility	644.11	4.4484	52.3981	6.3053	20.4221	16.4261
Prescribed Medicines	140.54	36.0869	42.4022	0.0000	18.2930	3.2179
Dental Services	176.98	44.1250	51.1814	0.0000	3.4212	1.2724
Home Health Care	34.38	13.2329	31.0274	11.1786	41.1337	3.4275
Other	71.42	61.9901	23.0993	4.5910	5.4102	4.9094
Total	1,849.34	19.8770	52.0790	4.2035	14.3854	9.4551

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies, National Medical Expenditure Survey data (aligned to National Health Accounts data), March 1997.

Table 5. Trends in Payment Sources for Personal Health Care Expenditures, 1987-1995

Population Age 65 and Over						
Expenditure Category	Per Capita Expenditure	Percentage Payments From Self or Family	Percentage Payments From Private Insurance	Percentage Payments From Medicare	Percentage Payments From Medicaid	Percentage Payments From Other
1987						
Physician Office	\$ 649.46	31.7063	15.3556	45.6833	1.5879	5.6669
Outpatient Hospital	93.05	43.3324	10.2728	34.5666	2.1259	9.7023
Hosp Inp Physician	379.41	21.3938	19.9114	51.9487	1.5157	5.2305
Hosp Inp Facility	1,955.72	3.4899	20.8478	57.3463	1.6330	16.6830
Prescribed Medicines	277.27	61.5151	23.8569	0.0000	11.4872	3.1408
Dental Services	84.83	81.5862	15.1523	0.0000	2.2657	0.9958
Home Health Care	143.70	36.0137	4.8187	32.2611	26.0350	0.8715
Other	135.93	60.4550	6.9213	28.2768	1.4396	2.9073
Total	3,719.37	20.6852	18.4949	46.5748	3.3102	10.9349
1995						
Physician Office	\$ 1,153.42	25.2554	18.0682	47.8481	3.0868	5.7415
Outpatient Hospital	195.78	36.5429	8.8807	43.8332	3.5332	7.2100
Hosp Inp Physician	650.69	16.0017	23.5341	52.7752	2.9522	4.7367
Hosp Inp Facility	3,429.40	2.6220	20.1346	61.7697	2.3797	13.0940
Prescribed Medicines	520.69	47.6457	34.8874	0.0000	14.3560	3.1110
Dental Services	145.02	78.2043	17.8665	0.0000	3.1237	0.8054
Home Health Care	671.57	22.7929	3.7760	48.7797	24.2039	0.4476
Other	272.40	43.9861	7.1079	43.2034	2.4630	3.2395
Total	7,038.97	16.9240	18.7769	50.3585	5.5672	8.3734

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies, National Medical Expenditure Survey data (aligned to National Health Accounts data), March 1997.

Table 6. Trends in Payment Sources for Personal Health Care Expenditures, 1987-1995

Expenditure Category	Total Population					
	Per Capita Expenditure	Percentage Payments From Self or Family	Percentage Payments From Private Insurance	Percentage Payments From Medicare	Percentage Payments From Medicaid	Percentage Payments From Other
1987						
Physician Office	\$ 287.92	34.2593	41.4328	14.6045	3.5508	6.1527
Outpatient Hospital	74.02	34.8602	37.4257	6.3875	8.0866	13.2400
Hosp Inp Physician	130.87	19.8542	46.8483	20.1737	4.2850	8.8388
Hosp Inp Facility	587.58	5.1660	43.6033	25.1066	8.3458	17.7784
Prescribed Medicines	96.39	54.2530	30.0571	0.0000	12.3715	3.3185
Dental Services	104.43	51.5004	44.9212	0.0000	2.1273	1.4512
Home Health Care	25.08	29.1626	17.7846	23.3973	27.9640	1.6915
Other	54.81	65.4772	19.4275	9.5328	1.7982	3.7643
Total	1,361.10	24.2493	40.8128	17.0298	6.8327	11.0753
1995						
Physician Office	\$ 553.15	22.9756	49.2573	14.8787	7.1211	5.7673
Outpatient Hospital	144.73	28.5005	36.7264	9.1732	15.3390	10.2610
Hosp Inp Physician	229.93	12.8680	49.7317	21.0314	8.8630	7.5060
Hosp Inp Facility	977.76	3.6810	38.8425	29.6088	12.8416	15.0261
Prescribed Medicines	186.08	39.9614	39.8832	0.0000	16.9733	3.1821
Dental Services	173.15	47.5442	47.8389	0.0000	3.3913	1.2256
Home Health Care	110.71	20.1799	11.2246	38.5023	28.8312	1.2620
Other	95.49	55.8379	17.6349	17.7852	4.4031	4.3388
Total	2,471.00	18.8693	40.7150	19.9534	11.3763	9.0860

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies, National Medical Expenditure Survey data (aligned to National Health Accounts data), March 1997.

Table 7. Trends in Health Insurance Coverage, Poverty Status, Gender and Age for Community-Based Population, 1987-1995

	1987		1995	
	Persons (000's)	Percent	Persons (000's)	Percent
Total Population	239,393	100.00	261,173	100.00
Age and Insurance Status				
Under 65 Population	211,098	88.18	229,887	88.02
Private Health Insurance/HMO	24,659	10.30	60,445	23.14
Private Health Insurance/not HMO	136,849	57.16	104,173	39.89
Medicare or Medicaid	16,327	6.82	28,318	10.84
Uninsured	33,263	13.89	36,951	14.15
65 and Over Population	28,295	11.82	31,286	11.98
Medicare and Medicaid	2,350	0.98	3,298	1.26
Medicare and Private Group Insurance	9,427	3.94	12,843	4.92
Medicare and Private Individual Insurance	11,475	4.79	11,315	4.33
Medicare Only	4,209	1.76	2,918	1.12
No Medicare	834	0.35	912	0.35
Poverty Status				
under 100% of poverty	32,427	13.55	41,386	15.85
100% to 124% of poverty	10,894	4.55	12,708	4.87
125% to 200% of poverty	33,319	13.92	38,932	14.91
201% to 399% of poverty	83,493	34.88	85,677	32.80
400% of poverty or more	79,260	33.11	82,470	31.58
Gender				
Males	115,861	48.40	126,699	48.51
Females	123,532	51.60	134,474	51.49
Age				
0-17	63,741	26.63	72,187	27.64
18-64	147,356	61.55	157,700	60.38
65 or older	28,295	11.82	31,286	11.98

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies, National Medical Expenditure Survey data (aligned to National Health Accounts data), March 1997.

Table 8. Trends in Health Expenditure Shares for Community-Based Population
by Selected Population Characteristics, 1987-1995

Category	Per Capita Total Expenditure	Percentage Share From Physician Office	Percentage Share From Outpatient Hospital	Percentage Share From Inpatient Hospital Physician	Percentage Share From Inpatient Hospital Facility	Percentage Share From Prescribed Medicines	Percentage Share From Dental Services	Percentage Share From Home Health Care	Percentage Share From Other
1987									
Total Population	1,361.10	21.1536	5.4384	9.6148	43.1695	7.0815	7.6727	1.8428	4.0267
Age and Insurance Status									
Under 65 Population	1,045.01	22.9150	6.8393	9.3352	38.6790	6.9035	10.2450	0.8787	4.2043
Private Health Insurance	1,089.61	24.3635	6.7715	9.9042	35.3554	6.6489	11.8752	0.5991	4.4822
Medicare or Medicaid	1,543.09	16.3506	6.8432	6.7181	53.1944	9.3302	2.1625	3.2052	2.1958
Uninsured	583.92	18.3054	7.4489	7.5743	49.9640	6.0627	5.9586	0.3943	4.2918
65 and Over Population	3,719.36	17.4615	2.5019	10.2009	52.5823	7.4546	2.2808	3.8635	3.6546
Medicare and Medicaid	5,140.80	12.2624	1.9000	9.4327	49.5026	8.9983	0.5997	15.1127	2.1916
Medicare and Private Group Insurance	4,019.01	19.1641	2.1294	10.0025	52.5253	7.1724	3.1312	2.1925	3.6826
Medicare and Private Individual Insurance	3,368.98	19.0952	3.2459	10.3361	50.6664	7.8277	2.4236	2.3350	4.0702
Medicare Only Insurance	3,567.21	13.3784	2.1557	10.8404	60.2661	5.3764	0.9432	3.3409	3.6989
No Medicare	1,915.28	15.2401	1.1345	11.4311	51.3760	12.9777	3.9431	0.3180	3.5796
Poverty Status									
under 100% of poverty	1,435.31	15.2360	4.5639	9.2499	55.6980	7.0127	2.4876	3.5170	2.2350
100 to 124% of poverty	1,755.04	14.7491	5.0551	8.6699	56.6313	6.5619	2.9918	3.0346	2.3063
125 to 200% of poverty	1,310.35	19.2881	6.0907	8.5617	46.8271	7.8523	4.0512	3.4518	3.8771
201 to 399% of poverty	1,298.49	22.7094	4.8955	9.5540	41.8629	7.2389	8.2433	1.2952	4.2009
400% of poverty or more	1,363.89	24.0273	6.1638	10.4253	35.2277	6.7339	11.6234	0.8104	4.9882
Gender									
Males	1,205.93	20.1471	6.2165	8.8222	45.4086	6.4376	7.7414	1.3130	3.9134
Females	1,506.64	21.9092	4.8543	10.2098	41.4886	7.5649	7.6211	2.2404	4.1118
Age									
0-17	647.76	22.0859	7.4283	7.0986	38.5754	5.2039	16.5941	0.8015	2.2122
18-64	1,216.84	23.1059	6.7037	9.8502	38.7029	7.2949	8.7829	0.8965	4.6630
65 or older	3,719.36	17.4615	2.5019	10.2009	52.5823	7.4546	2.2808	3.8635	3.6546

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies, National Medical Expenditure Survey data (aligned to National Health Accounts data), March 1997.

Table 8 (cont'd). Trends in Health Expenditure Shares for Community-Based Population
by Selected Population Characteristics, 1987-1995

Category	Per Capita Total Expenditure	Percentage Share From Physician Office	Percentage Share From Outpatient Hospital	Percentage Share From Inpatient Hospital Physician	Percentage Share From Inpatient Hospital Facility	Percentage Share From Prescribed Medicines	Percentage Share From Dental Services	Percentage Share From Home Health Care	Percentage Share From Other
1995									
Total Population	2,471.00	22.3855	5.8573	9.3052	39.5695	7.5304	7.0072	4.4803	3.8646
Age and Insurance Status									
Under 65 Population	1,849.33	25.4932	7.4506	9.3368	34.8295	7.5994	9.5698	1.8589	3.8618
Private Health Insurance	1,905.74	27.9966	7.1390	10.0472	30.6213	7.3978	11.7663	0.9735	4.0584
Medicare or Medicaid	2,842.05	17.7484	8.1814	7.2906	47.6984	8.6891	2.1790	5.6275	2.5856
Uninsured	837.18	20.2543	8.7095	7.4556	44.0263	6.8086	6.5230	1.0336	5.1890
65 and Over Population	7,038.98	16.3862	2.7814	9.2442	48.7201	7.3972	2.0602	9.5408	3.8699
Medicare and Medicaid	12,072.10	9.6557	1.8090	7.8528	42.0675	6.9870	0.4548	28.8129	2.3602
Medicare and Private Group Insurance	7,048.76	18.6043	2.4914	9.4477	49.5363	7.9969	2.8944	4.9453	4.0837
Medicare and Private Individual Insurance	6,060.44	18.3768	3.8193	9.4229	49.3068	7.1696	2.1462	5.3020	4.4564
Medicare Only Insurance	6,161.72	12.9007	2.7196	10.2345	56.5154	4.9901	0.8465	7.8459	3.9472
No Medicare	3,643.80	14.3906	1.2489	11.3265	51.9212	13.6960	3.3650	0.4353	3.6164
Poverty Status									
under 100% of poverty	2,557.65	17.0447	5.4679	8.3417	48.9623	7.9304	2.3393	7.3886	2.5252
100 to 124% of poverty	3,204.96	15.0402	6.3803	9.5061	49.5454	6.1822	3.3158	7.4608	2.5692
125 to 200% of poverty	2,505.55	19.5288	6.1397	7.6581	42.3323	7.4674	3.5317	9.5004	3.8416
201 to 399% of poverty	2,424.46	22.9919	5.1316	9.4933	40.3138	7.5745	7.5882	2.8131	4.0936
400% of poverty or more	2,346.44	27.6421	6.5969	10.4182	30.1404	7.5797	11.4659	1.5210	4.6357
Gender									
Males	2,133.37	22.3928	6.8294	8.6066	41.0862	6.9302	7.1535	3.1556	3.8457
Females	2,789.10	22.3803	5.1567	9.8086	38.4765	7.9630	6.9018	5.4349	3.8782
Age									
0-17	1,007.01	27.5244	8.8201	6.1297	31.5450	5.4546	17.0697	1.3713	2.0851
18-64	2,234.89	25.0742	7.1682	9.9983	35.5070	8.0418	8.0229	1.9595	4.2283
65 or older	7,038.98	16.3862	2.7814	9.2442	48.7201	7.3972	2.0602	9.5408	3.8699

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies, National Medical Expenditure Survey data (aligned to National Health Accounts data), March 1997.